

## **AMENDMENT TO THE CLAIMS**

1. (Currently amended) A method for conducting a transaction, comprising:  
receiving information relating to a first transaction, the first transaction being associated with a first transaction price;  
determining a benefit, said benefit based at least in part on said information;  
determining a price for said benefit, wherein said price is a non-zero monetary amount that is different than the first transaction price;  
charging the price to a customer associated with the first transaction; and  
applying said benefit during a second transaction.
2. (Previously presented) The method of claim 1, further comprising at least one of the following:  
retrieving benefit information;  
offering said benefit for sale at said price;  
receiving an indication of a purchase of said benefit; and  
receiving an indication of the customer's agreement to purchase said benefit.
3. (Original) The method of claim 1, further comprising at least one of the following:  
determining an available subsidy;  
receiving a subsidy amount; and  
determining a margin between a price and a subsidy amount.
4. (Original) The method of claim 1, further comprising:  
verifying usability of said benefit during said second transaction.
5. (Original) The method of claim 1, further comprising at least one of the following:  
providing an indication of said benefit;  
providing an indication of said price;

receiving an acceptance of said benefit; and  
imposing a penalty if a customer does not complete a specific future transaction.

6. (Original) The method of claim 1, further comprising at least one of the following:

establishing a condition on said benefit;  
determining a condition associated with said benefit; and  
providing an indication of a condition associated with said benefit.

7. (Original) The method of claim 1, further comprising at least one of the following:

receiving an indication of a receiver of said benefit;  
canceling said benefit;  
changing said benefit; and  
redeeming said benefit.

8. (Original) The method of claim 1, further comprising at least one of the following:

receiving a customer identifier;  
receiving a group identifier;  
receiving a customer device identifier;  
receiving a payment identifier;  
receiving a retailer identifier;  
receiving a benefit identifier;  
receiving a service identifier; and  
receiving a product identifier.

9. (Original) The method of claim 1, further comprising at least one of the following:

redeeming a previously determined benefit;  
receiving a request to redeem said benefit; and

- aggregating said benefit with a previously determined benefit.
10. (Original) The method of claim 1, further comprising at least one of the following:
- receiving an indication of a use of said benefit;
  - reducing said benefit if said benefit is not used within a designated time period;
  - receiving an indication of at least one person to whom said benefit is to be provided;
  - providing said benefit; and
  - arranging for said benefit to be provided.
11. (Original) The method of claim 1, wherein said determining a benefit further comprises:
- providing a list of at least two benefits.
12. (Original) The method of claim 11, wherein said determining a benefit further comprises:
- receiving an indication of a selection of one of said at least two benefits.
13. (Cancelled)
14. (Original) The method of claim 1, further comprising:
- associating a qualifying action with said benefit.
15. (Previously presented) The method of claim 14, wherein said qualifying action comprises at least one of the following:
- a requirement that the customer purchase at least one of an identified product;
  - a requirement that the customer purchase at least one of an identified service;
  - a requirement that the customer complete a future transaction at a designated retailer;

a requirement that the customer complete a future transaction by a designated time; and

a requirement that the customer conduct a specific future transaction.

16. (Original) The method of claim 14, further comprising:  
receiving an indication of a completion of said qualifying action.

17. (Original) The method of claim 16, further comprising:  
providing said benefit after receiving said indication.

18. (Previously presented) The method of claim 1, wherein said transaction information includes at least one of the following:

a customer identifier;

a group identifier;

a benefit identifier;

a customer device identifier;

preference information for the customer;

credit history of the customer;

characteristics of the customer;

information regarding the customer's brand loyalty;

information regarding the customer's brand indifference;

a retailer device identifier;

a product identifier;

a service identifier;

an amount of change due the customer as a result of said transaction;

product quantity information;

a price for a product; and

a price for a service.

19. (Original) The method of claim 1, wherein said benefit includes at least one of the following:

- a discount off a purchase of at least one product;
- a discount off a purchase of at least one service;
- a discount off a purchase of a collection of products;
- a discount off a purchase of a collection of services;
- a monetary amount dependent at least in part on when said benefit is redeemed;
- a monetary amount dependent at least in part on where said benefit is redeemed;
- a monetary amount dependent at least in part on who redeems said benefit;
- a monetary amount dependent at least in part on how said benefit is redeemed;
- a monetary amount dependent at least in part on a financial account used to redeem said benefit;
- a non-monetary amount dependent at least in part on when said benefit is redeemed;
- a non-monetary amount dependent at least in part on where said benefit is redeemed;
- a non-monetary amount dependent at least in part on who redeems said benefit;
- a non-monetary amount dependent at least in part on how said benefit is redeemed;
- a non-monetary amount dependent at least in part on a financial account used to redeem said benefit;
- a discount off any purchase made at a designated retailer;
- a rebate;
- a guarantee of a maximum price for a product;
- a guarantee of a maximum price for a service;
- a guarantee of a maximum total price for a collection of products;
- a guarantee of a maximum total price for a collection of services;
- a guarantee of a price for a product purchased during a second transaction;
- a guarantee of a price for a service purchased during a second transaction;
- a guarantee of a total price for a collection of products purchased during a second

transaction;

a guarantee of a total price for a collection of services purchased during a second transaction;

a multiplier of a previously determined benefit; and  
an aggregator of at least two previously provided benefits.

20. (Previously presented) The method of claim 1, wherein said information relating to the first transaction is received by at least one of the following:

the customer;  
a customer device;  
a controller;  
a retailer; and  
a retailer device.

21. (Previously presented) The method of claim 1, wherein said information relating to the first transaction is received from at least one of the following:

the customer;  
a customer device;  
a controller;  
a retailer; and  
a retailer device.

22. (Original) The method of claim 1, wherein said price is based at least in part on at least some of said information relating to said first transaction.

23. (Previously presented) The method of claim 1, wherein said benefit is based at least in part on at least one of the following:

a customer identifier;  
a group identifier;  
a benefit identifier;  
preference information for the customer;

- credit history of the customer;
- a characteristic of the customer;
- customer demographic information;
- a history of the customer at a retailer;
- information regarding the customer's brand loyalty;
- information regarding the customer's brand indifference;
- a product;
- a service;
- a previously determined benefit;
- a previously determined but unredeemed benefit;
- a previously determined price for a previously determined benefit;
- a total of a plurality of previously determined benefits;
- a quantity of a product in inventory;
- a subsidy amount;
- brand-loyalty of the customer;
- brand-indifference of the customer;
- an amount of change due a customer as a result of said transaction;
- product quantity information;
- a price for a collection of products;
- a price for a collection of services;
- a price for a product; and
- a price for a service.
24. (Previously presented) The method of claim 1, further comprising:  
providing a receipt to the customer.
25. (Original) The method of claim 24, wherein said receipt includes at least one of the following:
- a customer identifier;
- a benefit identifier;
- a group identifier;

a transaction identifier;  
a product identifier;  
a service identifier;  
a payment identifier;  
a retailer identifier;  
a code indicative of said benefit;  
indicia indicative of said benefit;  
indicia indicative of a condition associated with said benefit;  
indicia indicative of a qualifying action associated with said benefit;  
a code indicative of said price;  
indicia indicative of said price;  
said price;  
said benefit; and  
at least part of said information relating to said first transaction.

26. (Original) The method of claim 1, wherein said benefit is transferable.
27. (Original) The method of claim 1, wherein said benefit can be shared by a plurality of people.
28. (Original) The method of claim 1, wherein said benefit cannot be applied during said first transaction.
29. (Cancelled)
30. (Currently amended) A method for conducting a transaction, comprising:  
receiving transaction information, the transaction information being associated with a transaction having a transaction price;  
determining a benefit and a qualifying action associated with said benefit, said benefit based at least in part on said transaction information;

determining a price for said benefit, wherein said price is a non-zero monetary amount that is different than the transaction price;

selling said benefit at said price to a customer associated with the transaction information; and

applying said benefit during a future transaction.

31. (Original) The method of claim 30, further comprising:

verifying usability of said benefit during said future transaction.

32. (Previously presented) The method of claim 30, further comprising at least one of the following:

providing an indication of said benefit;

providing an indication of said price;

receiving an acceptance of said benefit; and

imposing a penalty if the customer does not complete a specific transaction.

33. (Original) The method of claim 30, further comprising at least one of the following:

determining an available subsidy;

receiving a subsidy amount; and

determining a margin between a price and a subsidy amount.

34. (Original) The method of claim 30, further comprising at least one of the following:

providing an indication of said benefit;

providing an indication of said price;

receiving an acceptance of said benefit; and

imposing a penalty if a customer does not complete a specific transaction.

35. (Original) The method of claim 30, further comprising at least one of the following:

- establishing a condition on said benefit;  
determining a condition associated with said benefit; and  
providing an indication of a condition associated with said benefit.
36. (Original) The method of claim 30, further comprising at least one of the following:  
receiving an indication of a receiver of said benefit;  
canceling said benefit;  
changing said benefit; and  
redeeming said benefit.
37. (Original) The method of claim 30, further comprising at least one of the following:  
receiving a customer identifier;  
receiving a benefit identifier;  
receiving a group identifier;  
receiving a customer device identifier;  
receiving a payment identifier;  
receiving a retailer identifier;  
receiving a service identifier; and  
receiving a product identifier.
38. (Original) The method of claim 30, further comprising at least one of the following:  
redeeming a previously determined benefit;  
receiving a request to redeem said benefit;  
providing said benefit; and  
arranging for said benefit to be provided.
39. (Original) The method of claim 30, further comprising at least one of the following:

reducing said benefit if said benefit is not used within a designated time period;  
and  
aggregating said benefit with a previously provided benefit.

40. (Original) The method of claim 30, further comprising at least one of the following:

receiving an indication of at least one person to whom said benefit is to be provided;  
receiving an indication of a use of said benefit; and  
providing a list of at least two benefits.

41. (Previously presented) The method of claim 30, wherein said qualifying action comprises at least one of the following:

a requirement that the customer purchase at least one of an identified product;  
a requirement that the customer purchase at least one of an identified service;  
a requirement that the customer complete a future transaction at a designated retailer;  
a requirement that the customer complete a future transaction by a designated time; and  
a requirement that the customer conduct a specific future transaction.

42. (Original) The method of claim 30, further comprising:  
receiving an indication of a completion of said qualifying action.

43. (Original) The method of claim 42, further comprising:  
providing said benefit after receiving said indication.

44. (Original) The method of claim 42, further comprising:  
arranging for said benefit to be provided after receiving said indication.

45. (Original) The method of claim 30, wherein said benefit can be shared by a plurality of people.
46. (Original) The method of claim 30, wherein said benefit can only be applied during a future transaction.
47. (Currently amended) A method for conducting a transaction, comprising:  
conducting a transaction for a purchase of a first service, the purchase being associated with a transaction price;  
determining a benefit during said transaction, said benefit associated with a future purchase of a second service and said benefit having an associated benefit price, wherein said benefit price is a non-zero monetary amount that is different than the transaction price;  
providing, to a customer associated with the transaction, said benefit at said benefit price during said transaction, thereby charging the benefit price to the customer; and  
applying said benefit during said future purchase.
48. (Original) The method of claim 47, wherein said second service is substantially similar to said first service.
49. (Currently amended) A method for conducting a transaction, comprising:  
conducting a transaction for a purchase of a first product, the purchase being associated with a transaction price;  
determining a benefit during said transaction, said benefit associated with a future purchase of a second product and said benefit having an associated benefit price, wherein said benefit price is a non-zero monetary amount that is different than the transaction price;  
providing, to a customer associated with the transaction, said benefit at said benefit price during said transaction, thereby charging the benefit price to the customer; and

- applying said benefit during said future purchase.
50. (Original) The method of claim 49, wherein said second product is substantially similar to said first product.
51. (Currently amended) A method for conducting a transaction, comprising:  
receiving information relating to a first transaction, the first transaction being associated with a first transaction price;  
determining a benefit, said benefit based at least in part on said information and having an associated price, wherein said price is a non-zero monetary amount that is different than the first transaction price;  
providing, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and  
applying said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if said customer has completed a qualifying action associated with said benefit.
52. (Currently amended) A method for conducting a transaction, comprising:  
receiving information relating to a first transaction, the first transaction being associated with a first transaction price;  
determining a benefit, said benefit based at least in part on said information and having an associated price, wherein said price is a non-zero monetary amount that is different than the first transaction price;  
selling, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and  
applying said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if at least one of a designated product or service is purchased during said second transaction.
53. (Currently amended) A method for conducting a transaction, comprising:

receiving information associated with a first transaction, the first transaction being associated with a first transaction price;

establishing a benefit having a first price, wherein said first price is a non-zero monetary amount that is different than the first transaction price;

selling, to a customer associated with the first transaction, said benefit for said first price during said first transaction, thereby charging the first price to the customer; and

applying said benefit during a second transaction.

54-58. (Cancelled)

59. (Currently amended) A method for conducting a transaction, comprising:

determining at least one product being purchased by a customer during a first transaction;

determining a first transaction price for said at least one product being purchased during said first transaction;

offering said customer an opportunity to purchase said at least one product during a second transaction for a second transaction price that is equivalent to ~~at~~ said first transaction price;

receiving an acceptance of said offer from said customer;

receiving, from said customer, a payment for the opportunity, wherein the payment comprises a price that is different than the first or second transaction prices; and

allowing said customer to purchase said product during said second transaction for said second transaction price.

60. (Original) The method of claim 59, further comprising:

providing said customer a benefit identifier associated with said at least one product.

61. (Original) The method of claim 60, further comprising:

receiving said benefit identifier during said second transaction.

62. (Original) The method of claim 61, further comprising:  
determining a benefit based on said benefit identifier.
63. (Currently amended) A method for conducting a transaction, comprising:  
determining at least one product being purchased by a customer during a first transaction;  
determining a first transaction price for said at least one product being purchased during said first transaction;  
providing said customer a benefit during said first transaction, wherein said benefit allows said customer to purchase said at least one product during a second transaction for a second transaction price that is equivalent to ~~at~~ said first transaction price;  
charging said customer for a cost of the benefit, wherein the charging is for an amount that is different than the first or second transaction prices; and  
allowing said customer to purchase said product during said second transaction for said second transaction price.
64. (Currently amended) A method for conducting a transaction, comprising:  
determining at least one product being purchased by a customer during a first transaction;  
determining a first price for said at least one product being purchased during said first transaction;  
providing said customer a benefit for a second price during said first transaction, wherein said benefit allows said customer to purchase said at least one product during a second transaction for an amount equivalent to ~~at~~ said first price;  
charging the second price for the benefit to the customer, wherein the second price is different than the first price; and  
allowing said customer to purchase said product during said second transaction for said amount equivalent to said first price.

65-80. (Cancelled)

81. (Currently amended) A method, comprising:
  - determining a first price for which a first unit of a product is being purchased as part of a first transaction at a point of sale terminal;
  - determining a benefit, in which the benefit comprises a guarantee that no more than the first price for a second unit of the product will be charged if the second unit of the product is purchased as part of a second transaction;
  - outputting, at the point of sale terminal, an offer to sell the benefit for a second price, wherein the second price is different than the first price; and
  - charging a customer that is purchasing the first unit of the product for the second price if the customer accepts the offer.
82. (Previously presented) The method of claim 81, further comprising:
  - outputting, to the customer, a document that entitles the customer to be charged the first price for a second unit of the product.
83. (Previously presented) The method of claim 82, further comprising:
  - receiving the document from the customer during a second transaction.
84. (Previously presented) The method of claim 83, further comprising:
  - determining a current shelf price for the second unit of the product; and
  - charging the customer, for the second unit of the product, the lesser of the current shelf price and the first price.
85. (Currently amended) A method, comprising:
  - determining a purchase total for a first transaction being conducted at a point of sale terminal, the transaction including a plurality of products;
  - determining a benefit, in which the benefit comprises a guarantee that an amount that is not greater than the purchase total will be charged for the plurality of products during a second transaction;

outputting, at the point of sale terminal, an offer to sell the benefit for a price,  
wherein the price is different than the purchase total; and

charging the price to a customer participating in the first transaction if the  
customer accepts the offer.

86. (Currently amended) A method comprising:

determining a purchase total for a first transaction being conducted at a point of  
sale terminal;

determining an amount of savings received by a customer participating in the first  
transaction;

determining a benefit, in which the benefit comprises a guarantee that no less than  
the savings will be received by the customer during a second transaction;

outputting, at the point of sale terminal, an offer to sell the benefit for a price,  
wherein the price is different than the purchase total; and

charging the price to the customer if the customer accepts the offer.

87. (Previously presented) The method of claim 86, wherein the guarantee comprises  
a guarantee that no less than the savings will be received by the customer during a second  
transaction if the customer purchases the same products in the second transaction as are  
included in the first transaction.

88. (New) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions  
adapted to be executed by said processor to:

receive information relating to a first transaction, the first transaction  
being associated with a first transaction price;

determine a benefit, said benefit based at least in part on said information;

determine a price for said benefit, wherein said price is a non-zero  
monetary amount that is different than the first transaction price;

charge the price to a customer associated with the first transaction; and

apply said benefit during a second transaction.

89. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

receive information relating to a first transaction, the first transaction being associated with a first transaction price;

determine a benefit, said benefit based at least in part on said information;

determine a price for said benefit, wherein said price is a non-zero monetary amount that is different than the first transaction price;

charge the price to a customer associated with the first transaction; and

apply said benefit during a second transaction.

90. (New) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

receive transaction information, the transaction information being associated with transaction having a transaction price;

determine a benefit and a qualifying action associated with said benefit, said benefit based at least in part on said transaction information;

determine a price for said benefit, wherein said price is a non-zero monetary amount that is different than the transaction price;

sell said benefit at said price to a customer associated with the transaction information; and

apply said benefit during a future transaction.

91. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

receive transaction information, the transaction information being associated with transaction having a transaction price;

determine a benefit and a qualifying action associated with said benefit, said benefit based at least in part on said transaction information;

determine a price for said benefit, wherein said price is a non-zero monetary amount that is different than the transaction price;

sell said benefit at said price to a customer associated with the transaction information; and

apply said benefit during a future transaction.

92. (New) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

conduct a transaction for a purchase of a first service, the purchase being associated with a transaction price;

determine a benefit during said transaction, said benefit associated with a future purchase of a second service and said benefit having an associated benefit price, wherein said benefit price is a non-zero monetary amount that is different than the transaction price;

provide, to a customer associated with the transaction, said benefit at said benefit price during said transaction, thereby charging the benefit price to the customer; and

apply said benefit during said future purchase.

93. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

conduct a transaction for a purchase of a first service, the purchase being associated with a transaction price;

determine a benefit during said transaction, said benefit associated with a future purchase of a second service and said benefit having an associated benefit price, wherein said benefit price is a non-zero monetary amount that is different than the transaction price;

provide, to a customer associated with the transaction, said benefit at said benefit price during said transaction, thereby charging the benefit price to the customer; and apply said benefit during said future purchase.

94. (New) An apparatus, comprising:

a processor; and  
a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

conduct a transaction for a purchase of a first product, the purchase being associated with a transaction price;

determine a benefit during said transaction, said benefit associated with a future purchase of a second product and said benefit having an associated benefit price, wherein said benefit price is a non-zero monetary amount that is different than the transaction price;

provide, to a customer associated with the transaction, said benefit at said benefit price during said transaction, thereby charging the benefit price to the customer; and

apply said benefit during said future purchase.

95. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

conduct a transaction for a purchase of a first product, the purchase being associated with a transaction price;

determine a benefit during said transaction, said benefit associated with a future purchase of a second product and said benefit having an associated benefit price, wherein said benefit price is a non-zero monetary amount that is different than the transaction price;

provide, to a customer associated with the transaction, said benefit at said benefit price during said transaction, thereby charging the benefit price to the customer; and

apply said benefit during said future purchase.

96. (New) An apparatus, comprising:  
a processor; and  
a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

receive information relating to a first transaction, the first transaction being associated with first transaction price;

determine a benefit, said benefit based at least in part on said information and having an associated price, wherein said price is a non-zero monetary amount that is different than the transaction price;

provide, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and

apply said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if said customer has completed a qualifying action associated with said benefit.

97. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

receive information relating to a first transaction, the first transaction being associated with first transaction price;

determine a benefit, said benefit based at least in part on said information and having an associated price, wherein said price is a non-zero monetary amount that is different than the transaction price;

provide, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and

apply said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if said customer has completed a qualifying action associated with said benefit.

98. (New) An apparatus, comprising:  
a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

receive information relating to a first transaction, the first transaction being associated with first transaction price;

determine a benefit, said benefit based at least in part on said information and having an associated price, wherein said price is a non-zero monetary amount that is different than the transaction price;

sell, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and

apply said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if at least one of a designated product or service is purchased during said second transaction.

99. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

receive information relating to a first transaction, the first transaction being associated with first transaction price;

determine a benefit, said benefit based at least in part on said information and having an associated price, wherein said price is a non-zero monetary amount that is different than the transaction price;

sell, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and

apply said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if at least one of a designated product or service is purchased during said second transaction.

100. (New) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

receive information associated with a first transaction, the first transaction being associated with first transaction price;

establish a benefit having a first price, wherein said first price is a non-zero monetary amount that is different than the transaction price;

sell, to a customer associated with the first transaction, said benefit for said first price during said first transaction, thereby charging the first price to the customer; and

apply said benefit during a second transaction.

101. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

receive information associated with a first transaction, the first transaction being associated with first transaction price;

establish a benefit having a first price, wherein said first price is a non-zero monetary amount that is different than the transaction price;

sell, to a customer associated with the first transaction, said benefit for said first price during said first transaction, thereby charging the first price to the customer; and

apply said benefit during a second transaction.

102. (New) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

determine at least one product being purchased by a customer during a first transaction;

determine a first transaction price for said at least one product being purchased during said first transaction;

offer said customer an opportunity to purchase said at least one product during a second transaction for a second transaction price that is equivalent to said first transaction price;

receive an acceptance of said offer from said customer;

receive, from said customer, a payment for the opportunity, wherein the payment comprises a price that is different than the first or second transaction prices; and allow said customer to purchase said product during said second transaction for said second transaction price.

103. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

determine at least one product being purchased by a customer during a first transaction;

determine a first transaction price for said at least one product being purchased during said first transaction;

offer said customer an opportunity to purchase said at least one product during a second transaction for a second transaction price that is equivalent to said first transaction price;

receive an acceptance of said offer from said customer;

receive, from said customer, a payment for the opportunity, wherein the payment comprises a price that is different than the first or second transaction prices; and

allow said customer to purchase said product during said second transaction for said second transaction price.

104. (New) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

determine at least one product being purchased by a customer during a first transaction;

determine a first transaction price for said at least one product being purchased during said first transaction;

provide said customer a benefit during said first transaction, wherein said benefit allows said customer to purchase said at least one product during a second transaction for a second transaction price that is equivalent to said first transaction price;

charge said customer for a cost of the benefit, wherein the charging is for an amount that is different than the first or second transaction prices; and

allow said customer to purchase said product during said second transaction for said second transaction price.

105. (New) A computer-readable medium storing instructions adapted to be executed by a processor to:

determine at least one product being purchased by a customer during a first transaction;

determine a first transaction price for said at least one product being purchased during said first transaction;

provide said customer a benefit during said first transaction, wherein said benefit allows said customer to purchase said at least one product during a second transaction for a second transaction price that is equivalent to said first transaction price;

charge said customer for a cost of the benefit, wherein the charging is for an amount that is different than the first or second transaction prices; and

allow said customer to purchase said product during said second transaction for said second transaction price.

106. (New) The method of claim 20, wherein the information relating to the first transaction is received by the customer device and wherein the customer device comprises a mobile terminal.

107. (New) The method of claim 21, wherein the information relating to the first transaction is received from the customer device and wherein the customer device comprises a mobile terminal.

108. (New) A method, comprising:

determining a product being purchased by a customer during a first transaction;

determining a product price associated with the customer's purchase of the product during the first transaction;

providing a benefit to the customer during the first transaction, wherein the benefit allows the customer to purchase the product during a second transaction for a second price that is equivalent to the first price;

charging the customer for the benefit, wherein the charging is for an amount that is different than the first or second prices;

determining, during the second transaction and on behalf of the customer, that a current price of the product is less than or equal to the second price; and

providing an indication, based on the determining that the current price of the product is less than or equal to the second price, that the benefit should be saved for a future transaction.